

INVESTMENT GROWTH BOND

NC¹ - Conservative

31 December 2020: Fund profile



HEALTHIER, LONGER,
BETTER LIVES

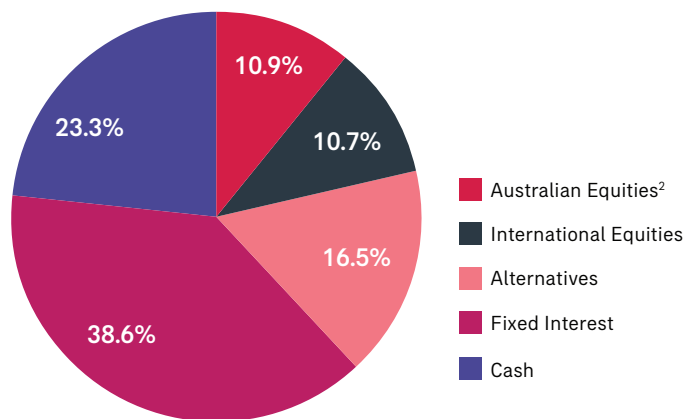
Investment strategy

To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.

Investment objective

This option aims to achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.

Conservative asset allocation as at 31 December 2020



Fund features

Inception date	March 2013
Recommended investment period	3 years
Risk/return profile	Low to medium
Management fee ³	1.20% p.a.
Investment option guarantee ⁴	Yes

Performance as at 31 December 2020

	3 month (%)	6 month (%)	1 year (%)	2 years (%)	3 years (%)	5 years (%)	Since inception (18 March 2013) (%)
Net return ⁵	1.63%	2.34%	1.25%	3.80%	2.50%	2.73%	3.01%

Awards

We're proud winners of the Association of Financial Advisers (AFA) Investment Bond Award 12 years running (2008 through to 2019)⁶.



We're also proud winners of the 2020 AFA Investment Bond Excellence Award.

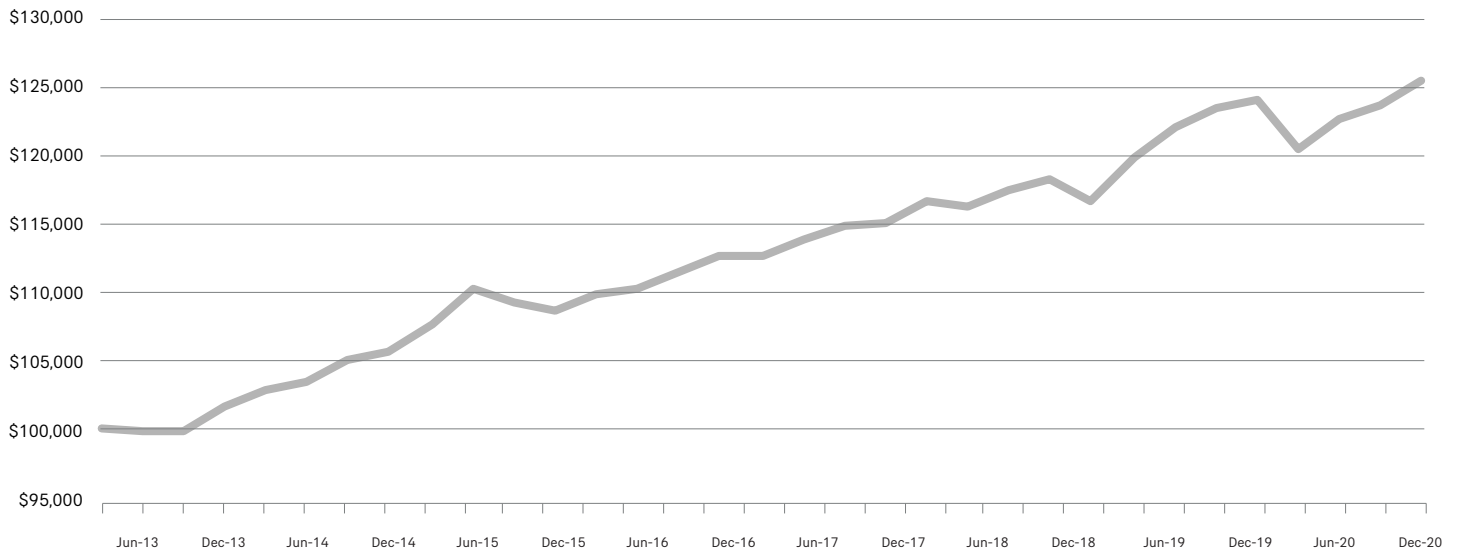


Past performance is not an indicator of future performance for this option or any other option available from us.

Notes

- 1 NC – Nil Commission.
- 2 Up to 4% of the allocation to Australian Shares may be invested in International Shares, with currency hedging at the discretion of the manager.
- 3 There are no other product fees payable.
- 4 The value of your investment is protected if held for at least three years. Refer to page 13 of the PDS for more information.
- 5 Returns greater than one year are annualised, all returns are net of management fees and taxes.
- 6 Plan For Life/AFA Investment Bond of the Year winner from 2008 through to 2019. Benchmarked on scores for financial, market and product strength factors.

Net investment performance as at 31 December 2020 (\$100,000 invested since inception)



Investment minimums

Initial investment	\$1,000
Minimum additional contributions	\$200
Regular savings plan	Yes - via BPAY®
Minimum partial withdrawal	\$1,000
Minimum automatic regular withdrawal	\$500

For more information on this option, please contact our Customer Services Team on **1800 624 100** 8:30am to 6pm Monday to Friday (AEST/AEDT), excluding public holidays, or visit aia.com.au

Things you should know.

This information is of a factual nature only and is not intended to constitute financial product advice. It has been prepared without considering your individual objectives, financial situation or needs. You should consider its appropriateness in light of your circumstances and consider seeking professional advice relevant to your individual needs before making a decision based on this information. Investment Growth Bond is issued by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). A Product Disclosure Statement (PDS) for Investment Growth Bond is available by [clicking here](#), from your financial adviser or by calling 1800 624 100 (from overseas call +61 2 9745 0905) and should be considered before making any decision about the product. Taxation considerations are general and based on present taxation laws and may be subject to change. You should seek independent, professional tax advice before making any decision based on this information. AIA Australia is also not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.

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